

Income statement for the period January 1 to June 30, 2025

€ million	(Note)	Jan. 1– Jun. 30, 2025	Jan. 1– Jun. 30, 2024
Net interest income	(05)	1,913	2,358
Interest income		7,306	7,953
Interest income calculated using the effective interest method		6,206	7,793
Interest income not calculated using the effective interest method		1,100	159
Current income and expense		52	41
Interest expense		-5,445	-5,635
Net fee and commission income	(06)	1,662	1,565
Fee and commission income		2,997	2,838
Fee and commission expenses		-1,335	-1,273
Gains and losses on trading activities	(07)	191	-473
Gains and losses on investments	(08)	-38	12
Other gains and losses on valuation of financial instruments	(09)	21	112
Gains and losses from the derecognition of financial assets measured at amortized cost		8	36
Insurance service result		1,078	637
Insurance revenue	(47)	6,274	5,843
Insurance service expenses	(49)	-5,062	-5,130
Net income/expenses from reinsurance contracts held		-134	-75
Gains and losses on investments held by insurance companies and other insurance company gains and losses	(10)	-226	2,945
of which interest income calculated using the effective interest method		997	939
Insurance finance income or expenses	(11)	-88	-3,074
Gains and losses from the derecognition of financial assets measured at amortized cost in the insurance business		2	2
Loss allowances	(12)	-241	-206
Administrative expenses	(13)	-2,321	-2,276
Other net operating income	(14)	165	73
Profit before taxes		2,127	1,711
Income taxes	(15)	-633	-465
Net profit		1,494	1,246
Attributable to:			
Shareholders of DZ BANK		1,410	1,182
Non-controlling interests		84	64